

FRASER VALLEY COLLEGE
FACULTY & STAFF ASSOCIATION

NEWSLETTER

3/84

October, 1984

**Day of Concern
for Education**



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No. 3

OCTOBER, 1984.

DAY OF CONCERN FOR EDUCATION!

WEDNESDAY, OCTOBER 24, 1984, has been designated as a DAY OF CONCERN for education by all participants in D.E.S.C. (Defend Educational Services Coalition).

Why should we participate in a DAY OF CONCERN?

Last year, under Bennett's "New Reality", the college system in B.C. laid off 250 full-time faculty members. As a result of these cuts, together with restrictions in student aid, increases in tuition, and "program rationalization", the numbers of students in the college/institute system fell for the first time in our history - fell despite growing demand for educational services, and despite system-wide productivity increases.

Most other provinces report modest to dramatic increases in funding for education. The rationale is that education is an instrument of recovery. Today's work force, both employed and unemployed, needs access to comprehensive educational services if Canada is to take advantage of shifts in industrial strategy. The B.C. government, despite its concern with the "new reality", demonstrates no awareness of the role that education must play in B.C.'s future. British Columbians are finding their educational horizons narrowing at the very moment that education is most needed.

Present indications are that more cuts are anticipated, up to 5% for 85-86. We have reached the bottom of supply and services related budgets. We can only cut staff and, therefore, educational services to our communities. We must send a message to government; we must make it clear that education must be a tool for recovery or British Columbians will continue to be victims of restraint.

Members of the executive will pass among you next week with buttons and pamphlets. Wear the buttons, distribute the pamphlets. It's a low key campaign, but it will be visible if all educators participate. We are co-ordinating our activities with the Abbotsford teachers. Their president, Mike Campbell, and I will be on CFVR Friday morning.

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If the buttons miss you, drop by the FSA office (Abby - A339: Chwk. 14) and pick some up.

Kevin Busswood

C.N.C. BACK AT WORK

The 6 week staff strike at C.N.C. has been settled, but bad feelings remain. Staff received 3-1/2%, plus increments over 3 years, plus a new job classification system.

Faculty & staff are back at work, but faculty who honoured their staff picket line have been subject to reprisals. Faculty have been reassigned to D.E. tutoring duties, and to duties in out-of-town locations, and faculty scabs, hired during the strike, have been kept on at the main campus. The reprisals and the harassment of part-time faculty during the strike are the subject of a number of "unfair labour practices" complaints that will be heard by the L.R.B. late in November.

CIEA provided a \$6,000 interest free loan to CNC faculty. CIEA members were initially asked to contribute \$25 per FTE to a support fund. The recent settlement led to a modification of the request to \$12.50 per FTE. The executive has sent \$500 and will request authorization to send the balance after the next General Meeting.

Kevin Busswood

WATCHING YOUR MONEY:

The Seminar on Financial Planning was well attended but for those who couldn't make it, here are some points that really count:

PENSIONS:

I. Eligibility:

- a) If you are 60 and have 10 years of service you get a full pension.
- b) If you are 65 you get a full pension even if you don't have 10 years service.
- c) If you are 55 and have 35 years of service you get a full pension.

II. Amount:

- a) To calculate your full pension you take your highest 5 earning years and average the salary. (Use calendar years)

- b) You take 2% of that.
- c) You multiply it by your years of service.
- d) If you don't come in categories a, b, or c, for eligibility, you take off 5% of that amount for every year you fall short.

So if you had 10 years service for example, and were only 58 when you decided to retire, your pension would be reduced by 10%, 5% for each year you were under 60, at which time you could qualify under a).

N.B. Years of service are always an important part of the formula.

- III. Make sure you name a beneficiary for your pension, but don't name young beneficiaries. The younger your beneficiary, the lower your pension.
- IV. Money left in the fund is indexed for inflation. Money taken out in a lump is only your contribution +4% interest. There is an Order in Council not yet passed trying to make this at least the % an average chequeing account earns.
- V. If you want to retire early, make sure you communicate with the Superannuation Commission 4-6 months in advance.
- VI. More information is coming.

You should get information in the Staff (Municipal) Plan during October and in the Faculty (College) Plan during November. If it doesn't appear, phone Barry Bompas and ask for your copy.

RRSPs AND TAX SAVING:

If you have an RRSP you can contribute only \$3,500 per year LESS the amount you contribute to a pension fund, but you can contribute to a spouse's RRSP if he/she is under 71.

By putting CPP and Superannuation through a RRSP annuity, you gain a Pension Income deduction of \$1,000 (Remember this until you retire)

Don't deregister an RRSP because you pay tax on the money. (Remember this until you are 71 because if you haven't done something about your RRSP between 60 and 71, it will automatically be deregistered and you will automatically pay tax.)

Annuities and bet (Indexed Life Annuity is probably the best use for RSP) but you can't buy an annuity before 60. If you want yP money before you are 60, you must deregister and pay t

Do nominate iaries for your RRSP. If you do, they get the money tax fr you don't, it becomes part of your estate and is taxed.

DEFERRED SALARY PLAN:

If employee loyer agree to do this you can fund your own year off ode for your retirement. (Your contributions do not affe RRSP) Your tell the employer to hold back a proportion of salary. It is placed in a trust and you DO NOT PAY TAX ON THAT TIME.

You can buy ents with your trust money and your profits are not taxail withdrawn.

For example: u earn \$20,000 each year and you instruct your employer to 25% of that amount, you would receive \$15,000 a year fors and in the 4th year there would be \$15,000 in your trust . You could pay yourself \$15,000 and not work in that year would pay tax on the money in the year you took it out.

Problems? - from living on less than you get now - are primarily in a of pensions. The Faculty Plan allows the faculty membeas agreed on a deferred salary scheme to pay the contribfor his/her full salary, i.e. \$20,000 per annum. The c that on the \$5,000 going into the trust you pay both yound the employer's portion. In the year you take off youay both your and the employer's portion for the whole yeashe whole salary. Otherwise, your length of service is redy your best average salary is reduced in the pension caon. So be sure you understand this before you contemplerred salary scheme. (Check with the Superannuation CommisDo this also if you are going on educational leave)

STAFF CANNOT PENSION CONTRIBUTIONS DURING LEAVE AND GET THE SERVICTED FOR PENSION PURPOSES. The Municipal Plan only gives for years actually worked.

If you are ied in deferred salary schemes, communicate with Barry BcThe College Management is willing to pursue the possibilitinough interest is shown.

Next newslell discuss the Mount Royal scheme, which is more generous.

A COMMENT ON OKANAGAN SETTLEMENT BY THE CIEA PRESIDENT,
JACK FINNBOGASON

The lockout of Okanagan faculty represented a new departure in our experience, as far as employer tactics were concerned. The immediate provincial response of CIEA members was one of the keys to bring it to a quick end, in the opinion of the Okanagan faculty. Certainly, the Board and senior administrators were convinced, very early, that the economic sanctions they had imposed through the lockout would not be effective. Additionally, it became immediately apparent that public sympathy was with the faculty and students. The Board's behaviour was seen as inexplicable and obstructionist. The more it became necessary for Board members to make public statements, the more their stature in the community declined. In talking to Okanagan faculty, I found general agreement about these two points. While they wouldn't say so, I think it is fair for me to point out that the real fight began with their 87% vote to reject the college's aggressive demands. The first necessary act, in other words, is for faculty to defend themselves. The next necessary act is for their colleagues to exert their collective strength in support. If public sympathy is also present, success is possible.

It would be simplistic and a little untrue to characterize the settlement a success. The Okanagan faculty are fully aware that some major concessions were made. It would equally be unrealistic not to take note of the current climate and of the level of demands made by the Board upon the faculty. The contract signed, including its concessions, is radically different from the August 23 "final offer" of the college.

What the Okanagan faculty have done, with the assistance of their unionized faculty colleagues, is to send out a clear message that lockout does not work. In the end, the college gained fewer concessions than were offered in the regular course of bargaining. I believe the use of force has been rejected by that act.

I would end simply by congratulating the Okanagan faculty on their stand, and the faculty of other CIEA members who indicated their willingness to assist.

EDITOR'S APOLOGIES: Type A contract employees who were inadvertently omitted from the article on P.D. We should have said "PD is available to all staff and faculty Type A, B, and C contracts".

Also, apologies to Jean Williams who was recently elected to the Division of Instruction's allocation committee and whose name was omitted from its list.

REMINDER: From Jack Gaston that the Continuing Education Allocation Committee is now amalgamated with the Division of Instruction Committee. (We did put that in but it wasn't crystal clear in the earlier part of the article. Mea culpa. Ed.)

NOON HOUR AREA MEETINGS: The geographic "spread" of FVC and the large number of faculty and staff make it difficult to remain in contact with all our members. In order to improve internal communications in the F.S.A., we will begin to hold occasional area meetings in order that employees can meet their shop stewards and members of the executive.

After the shop stewards are elected, area meetings will be organized so that every area will have one lunchtime meeting, hopefully before the new year. The President, Grievance Chair, Shop Steward, and Contract chair will attend to chat informally about contract and other concerns. Please use this opportunity (or come to A339 anytime) to talk about union concerns. Meetings will be announced in the FSA and college newsletters.

WANTED: FSA members who have, or can write, articles on education for the local press or are willing to be guests on Radio Shows. It is felt that we do not provide enough intelligent, ongoing information and discussion of educational concerns. Any offers should be communicated to Marg. Starr at the FSA office (313) or to Jocelyn Cass (318). The Union will ensure your article is sent to the papers and/or your name forwarded to the Radio Talk Hosts.
